



THE CHECK COLLECTOR

January-March 1995

The Journal of
THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

Number 33



INTERNATIONAL BUSINESS COLLEGES.

187



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Order of

Dollars,

in College Currency, Value received, and charge the same to account of

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To our members:

Write something for *The Check Collector*! We need articles about checks, check related subjects, and fiscal documents. See the list of 34 areas of collecting interests on the inside back of the mailing cover for ideas.

We retype all material. Illustrations require an original or a good, clear, black and white copy at 80% of the size of the original. Original checks sent in are copied and returned carefully and promptly. Finished check photos are always welcome. Any questions, ask the Editor!

To our advertisers:

Deadline for advertising copy to run in the April/June issue of *The Check Collector* is May 10.

The Check Collector is an effective means of reaching the check collecting hobby and our membership of collectors and dealers of checks and related financial documents. It contains feature articles about checks and check collecting and news about the hobby.

Advertising orders must be paid in advance and shall be restricted to checks and related fiscal documents, publications, accessories, and supplies. The ASCC accepts advertising in good faith, reserving the right to edit copy. Copy for ads must be camera-ready or the Editor will set it as best he can.

ASCC assumes no financial responsibility for typographical errors in advertising. However, it will reprint that portion of an advertisement in which a typographical error appeared upon prompt notification of such error.

PRESIDENT'S COLUMN

THE PRESIDENT'S MESSAGE

I have just returned from PAPERMANIA, an Ephemera Show in Hartford, CT, where endless paper collectibles, including checks and similar items, were being offered for sale. I left the show weary, instead of being pleased and buoyant because of a few nice acquisitions.

I went to the show in pursuit of checks, etc., that were imprinted with revenue stamps. I was quite disturbed by those dealers (and they were dominant) who were offering checks for sale, but whose knowledge of checks and their value left much to be desired. Many of the dealers put high prices on their checks and added a note to their pricing which read "not listed," "not listed in Castenholz," or "Rare - not listed in Castenholz."

I can be depressing to the collector to have to deal with a dealer whose knowledge of checks and their relative value is a matter of guess work. With this comment, let me shift my mind and mouth into gear.

There are a number of dealers who know checks, who know their value, and price them accordingly. These same dealers have supported and nurtured the American Society of Check Collectors by their membership, and they have made a major contribution to the hobby by writing for and advertising in *The Check Collector*.

Our hobby is deeply indebted to these dealers. Let's think of them when we are buying or selling! They are most definitely entitled to this consideration. You will find your relationship with them most rewarding.

Ed Lipson

Advertising rates are as follows:

One quarter page	\$25.00/issue
Business card size	\$15.00/issue
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Founded

in 1969

THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

A non-profit organization organized under Section 501-(c)-(3)

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***A Listing of Checks and Drafts
Bearing the 2c Bank Check Orange First Printing
by Michael Mahler***

According to the Boston Revenue Book, 44,384,632 orange 2c Bank Check stamps were sold to the public. What is not generally realized is that production, distribution, and usage of this stamp occurred in two discrete periods. The 2c Bank Check, like all 2c stamps except the 2c U.S.I.R., was printed in both orange and blue. Initially it was printed only in orange, production commencing on September 17, 1862, just two weeks before the stamp taxes were to take effect on October 1. The first delivery of stamps by the printers to the government took place September 29, 1862.

Not long thereafter, on about October 10, 1862, the Commissioner of Internal Revenue ordered that all 2c stamps be printed in blue, and some 46,822,898 Bank Check stamps were issued in that color.

In "early August" 1864, orders were given to again print all 2c stamps in orange except the 2c Proprietary, though none were to be delivered in that color until the blue stamps were entirely exhausted. Deliveries of the 2c Bank Check in orange recommenced in late August 1864, and continued until September 27, 1867, after which no more Bank Check stamps were sold. All the above data is furnished by the Boston Book.

Printings of 2c Bank Check stamps thus fell into three discrete periods, distinguished by the color of the stamps.

Period	Dates of Printing	Duration of Printing
Orange (I)	9/17/1862-(10/10/1862)	Approx. 24 days
Blue	(10/10/1862)-(8/10/1864)	Approx. 22 months
Orange (II)	(8/10/1864)-(9/30/1867)	Approx. 37 months

The dates in parentheses are not exact, but close approximations.

The orange stamps printed in 1862 differ somewhat in color from those produced in 1864-1867, having a distinct yellowish tinge while the later stamps are usually a richer orange.

Rarity of the First Printing

It is possible to arrive at a very rough estimate of the number of orange stamps in the First Printing by assuming that the average rate at which they were produced was the same as that for the printings in blue. 46.8 million blue stamps were printed in approximately 22 months, an average of 2.1 million per month; at this rate, assuming the duration of the First Printing in orange to have been 24 days, it would have comprised about 1.7 million stamps. The true figure may have been appreciably higher, or appreciably lower, but in any case it must have been a small fraction of the total issue in orange, which was 44.4 million. The estimate of 1.7 million for the First Printing comprises just 3.8% of this total.

First Printing stamps can be identified with a high degree of accuracy by the date of the cancel and their yellowish shade, and there is no reason they should not be listed separately in specialized catalogs. Their rarity appears to be roughly comparable to that of the 40c or 60c Inland Exchange, or the 70c Foreign Exchange, which were issued in the quantities 1.9 million, 1.2 million, and 1.3 million, respectively.

Census of Documents Bearing First Printing Stamps

The following is a listing of checks, drafts, or orders I have recorded bearing 2c orange Bank Check stamps of the First Printing. When multiple examples have been seen from a given user, the listed date is that of

earliest usage. In a fair number of cases, checks or drafts have survived in archives containing long chronological runs from 1862-3 showing usage of Bank Check stamps in both orange and blue. In such cases the use of orange stamps has always been observed to precede that of the blue stamps, and a changeover from orange to blue usually occurs with little or no overlap. This provides a satisfying independent confirmation of the printing sequence chronicled in the Boston Book. For all such recorded changeovers from orange to blue stamps, the earliest recorded use of a blue stamp has been noted.

Checks		
Bank	Date	Comments
Brandon Bank, Brandon, Vt.	2/18/1863	
Bank of Commerce in New York, N.Y.	11/17/1862	Acct. of Central R.R. Co. of N.J.
Commercial Bank of Pennsylvania, Philadelphia	10/27/1862	
Duncan, Sherman & Co., N.Y.	11/5/1862	
Exchange Bank, Boston	1/13/1863	Several recorded
Farmers & Mechanics Bank, Philadelphia	11/1/1862	
Fulton Bank, N.Y.	10/1/1862	Acct. of Thomas F. Mason, President, Quincy Mining Co., at least 20 exist, as late as February 1863
George Washington Bank, Corning, N.Y.	1/2/1863	Two check styles seen
Girard Bank, Philadelphia	10/8/1862	Acct. of Penn. Mining Co. of Michigan; #155; #209; 1/24/1863, bears R5c
Girard Bank, Philadelphia	10/7/1862	Acct. of Tioga R.R. Co.; date of cancel on #1838, check itself dated 10/1/1862; R6c used as late as #1860, 11/1/1862; #1875, 11/3/1862, is earliest recorded usage of R5c
Langdon Bank, Dover, N.H.	11/22/1862	
Marine Bank, New Bedford, Mass.	10/18/1862	R6c seen as late as 4/6/1863; check of 7/31/1863 bears R5c
Marine Bank, New York	10/23/1862	Stamp uncanceled
Mechanics' and Traders' Bank, N.Y.	1/24/1863	#2131; #2160, 2/24/1863, bears R5c
Mechanics Bank, Newark, N.J.	10/11/1862	Acct. of T.P. Howell & Co.; #5610; #5682, 11/7/1862, also R6c; #5683, 11/8/1862, bears R5c
Merchants and Manufacturers Bank, Hartford	11/6/1862	Date of "Paid" has cancel, check dated 10/30/1862, two check styles seen
Metropolitan Bank, N.Y.	10/4/1862	
Mystic River Bank, Mystic River, Conn.	12/29/1862	
The Park Bank, N.Y.	11/8/1862	
Phenix Bank, N.Y.	10/4/1862	
Savings Bank, Rickly & Brother, Columbus, Ohio	11/26/1862	Several recorded
Saratoga County Bank, Watford, N.Y.	10/30/1862	
Tompkins County Bank, Ithaca, N.Y.	1/13/1863	Check of 4/16/1863 bears R5c
Trenton Banking Co., Trenton, N.J.	10/14/1862	Check dated 9/29/1862, no stamp needed; another, same date, bears R6c with backdated 9/29/1862 cancel
State Bank of Troy, Troy, N.Y.	12/10/1862	
Drafts		
Drawer	Date	Comments
Cumberland Bank of Alleghany, Cumberland, Md.	1/7/1863	
J.C. Leonard & Co., Bankers, Beardstown, Ill.	12/4/1862	
C.H. McCormick, Chicago	11/4/1862	#607; several recorded, as late as 12/2/1862; #656, 1/13/1863, bears R5c

Mustin (?) & Bennett, Philadelphia	10/14/1862	Cancel date; time draft dated 9/14/1862, no stamp needed
Pennsylvania Mine, Keweenaw County, Michigan	10/9/1862	Cancel date; time draft dated 8/30/1862, no stamp necessary but stamped on acceptance
Quincy Mine, Lake Superior, Michigan	1/14/1863	About 20 seen
Skinner & Test, Philadelphia	11/5/1862	Time draft, no stamp needed
Wisconsin Office of State Treasurer, Madison,	4/17/1863	This is #2882; #5437, 5/27/1863, bears R5a; red "S.D.H." handstamp cancels
Wisconsin Volunteers Allotment Fund		

Orders

Entity	Date	Comments
Village of Yonkers, N.Y.	11/3/1862	Cancel date; order 10/6/1862, Pres. to Treasurer
Poor House, Berks County, Pa.	5/18/1863	Poor House Directors to County Treasurer

This listing, containing 35 different users, is based on 20 years of observation. I have little doubt it could eventually be doubled in size, perhaps even tripled, but usages of this stamp will always be scarce.

Listing by Date

It is instructive to reorder these usages of the 2c Bank Check First Printing by date:

Date	Bank/Drawer/User	Comments
10/1/1862	Fulton Bank, N.Y.	
10/4/1	Metropolitan Bank, N.Y.	
10/4/1862	Phenix Bank N.Y.	
10/7/1862	Girard Bank Philadelphia	Acct. of Tioga R.R. Co.; check dated 10/1/1862
10/8/1862	Girard Bank Philadelphia	Acct. of Penn. Mining Co. of Michigan
10/9/1862	Pennsylvania Mine, Keweenaw County, Michigan	
10/11/1862	Mechanics Bank Newark, N.J.	
10/14/1862	Mustin (?) & Bennett, Philadelphia	Draft dated 9/14/1862, no stamp needed
10/14/1862	Trenton Banking Co., Trenton, N.J.	Check dated 9/29/1862, no stamp needed
10/18/1862	Marine Bank New Bedford, Mass.	
10/23/1862	Marine Bank New York	Stamp uncanceled
10/27/1862	Commercial Bank of Pennsylvania, Phila.	
10/30/1862	Saratoga County Bank, Waterford, N.Y.	
11/1/1862	Farmers & Mechanics Bank, Philadelphia	
11/3/1862	Village of Yonkers, N.Y.	Cancel date; order dated 10/6/1862
11/4/1862	C.H. McCormick, Chicago	
11/5/1862	Duncan, Sherman & Co., N.Y.	
11/5/1862	Skinner & Test, Philadelphia	
11/6/1862	Merchants and Manufacturers Bank Hartford	
11/8/1862	The Park Bank, N.Y.	
11/17/1862	Bank of Commerce in New York, N.Y.	
11/22/1862	Langdon Bank, Dover, N.H.	
11/26/1862	Savings Bank, Rickly & Brother, Columbus, Ohio	
12/4/1862	J.C. Leonard & Co., Bankers, Beardstown, Ill.	
12/10/1862	State Bank of Troy, Troy, N.Y.	
12/29/1862	Mystic River Bank, Mystic River, Conn.	
1/2/1863	George Washington Bank, Corning, N.Y.	
1/7/1863	Cumberland Bank of Alleghany, Cumberland, Md.	
1/13/1863	Exchange Bank, Boston	
1/13/1863	Tompkins County Bank, Ithaca, N.Y.	
1/14/1863	Quincy Mine, Lake Superior, Michigan	

1/24/1863	Mechanics' and Traders' Bank, N.Y.
2/18/1863	Brandon Bank, Brandon, Vt.
4/17/1863	Wisconsin Office of State Treasurer, Madison
5/18/1863	Poor House, Berks County, Pa.

When Did Deliveries of Blue Bank Check Stamps Begin?

We know deliveries of the 2c orange Bank Check First Printing commenced September 29, 1862. It would be most interesting to know how long they lasted. The Boston Book answers the question by giving the date of first delivery of blue Bank Check stamps as December 1, 1862. Unfortunately, this date is not consistent with usages listed below, which suggest that delivery of blue stamps had begun about a month earlier. The December 1 date appears in a letter from stamp printers Butler and Carpenter to the Commissioner of Internal Revenue dated July 7, 1868, giving issue dates of all 2c documentary stamps. Its data are worth reproducing here:

"2c Bank Checks, yellow, issued from Sept. 29, '62, to Sept. 30, '67.
 2c U.S. Inter. Rev. " " " Oct. 12, '64, " present time.
 2c Bank Checks blue, " " Dec. 1, '62, " Aug. 31, '64.
 2c Express, yellow and blue, " " Nov. 20, '62, " " " "
 2c Certificate " " " Sept. 21, '62, " April 30, '64."

These dates are notable for several reasons. They show that the Bank Check stamp became obsolete September 30, 1867, a fact stated nowhere else, and they are the only data on issue dates which distinguish between the 2c stamps by color. However, the date given for first delivery of the 2c Certificate September 21, 1862, is clearly erroneous. The Boston Book states elsewhere that no stamps of any kind were delivered until September 27, 1862, and that the 2c Certificate was first delivered October 21, 1862. Evidently the wrong month was used in the table, a simple error, but one that does not inspire confidence. It is worth noting that nearly six years had elapsed since the events in question had taken place. As for the date of first delivery of Bank Check stamps in blue, I have recorded four usages of the stamp predating December 1, 1862, listed below.

Date	User	Comments
11/3/1862	Girard Bank, Philadelphia	Acct of Tioga R.R. Co.; #1875 #1860 11/3/1862 bears R6c
11/8/1862	Mechanics Bank, Newark N.J.	Acct. of T P, Howell & Co., #5683; #5682, 11/7/1862, bears R6c
11/22/1862	Treasurer of the Syracuse, Binghamton & New York R.R. Co., at Mechanics Bank, Syracuse, N.Y.	
11/26/1862	Bank of Rondout, Wilbur, N.Y.	Acct. of Daniel F. Donovan stamp is R5b

These usages suggest that deliveries of Bank Check stamps in blue commenced on or about November 1, 1862, and accordingly that the orange stamps of the First Printing occurred over a period of about a month.

The First Day Check

Some illustrations and comments will add flesh to the bare bones of this list. **Figure 1** (on the following page) shows the celebrated "first day check" on the Fulton Bank, New York, dated October 1, 1862, the day the stamp taxes took effect, bearing a 2c orange Bank Check with cancel dated the same day. It is from the personal account of Thomas F. Mason, President of the Quincy Mining Co., and was part of the "Quincy find" of the archives of that company in the late 1970s (Mahler, 1995). This is Mason's check #43, and #44 was also in the archive, both check and cancel dated October 3, 1862, the second-earliest recorded usage. I have rejoined them here for display purposes. The 2c Bank Check was the only documentary stamp for which first day usage was even possible, as it was the only one delivered by the printers before October 1. Moreover, very few stamps could have been in users' hands by October 1, since the first delivery had been made only on September 29. The October 1 cancel date on this check does not prove usage on that day, since cancels were

sometimes back-dated. However, recent work has shown that October 1 usage was possible in this case. Delivery of the Bank Check stamps by the printers, Butler and Carpenter of Philadelphia, was made directly to government stamp agent William Kemble, who had rented an office nearby, and who filled all orders for stamps by registered mail from that city (Mahler, 1993). Since September 29, 1862, was a Monday, and New York was at that time less than two hours from Philadelphia by train, it is both possible and plausible that stamps had reached the offices of the Quincy Mining Co. two days later.

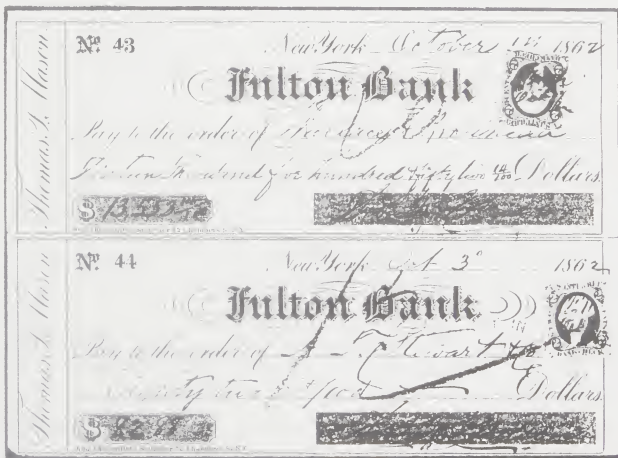


Figure 1

Stamped at Both Bank Check and Inland Exchange Rates

Figure 2 (on next page) shows draft #324 of the Pennsylvania Mine, Keweenaw County, Michigan, dated December 20, 1862, for \$200 payable ten days after sight, drawn on the company's Treasurer, S.M. Day, at its head office in Philadelphia. The Pennsylvania Mine itself was located in Michigan's "Copper Country," on the very tip of remote Upper Peninsula. In this very remote region, where mining was virtually the only activity, currency was scarce during the war years, especially during the winters, when mining slowed practically to a standstill. To fill this void, drafts of the mining companies were circulated as a local medium of exchange. Even after reaching the East, they often continued to circulate as a sort of commercial currency, and typically changed hands many times before finally being paid. On December 20, 1862, still rather early in the stamp period, no stamps had reached the Peninsula, and this draft was put into circulation unstamped. Some six weeks later, on February 2, 1863, a 2c orange Bank Check was affixed and initialed "WCD" by one Wm. C. Duncan, to whom the draft had been endorsed, and who subsequently endorsed it simply by signature, making it a bearer note. Duncan was evidently attempting to ensure the legality of the draft, but was unaware that as a time draft it was properly taxed at the 10c Inland Exchange rate. This was remedied by Secretary Day, who affixed a 10c Inland Exchange stamp on February 6, 1863, the day the draft was accepted for payment.

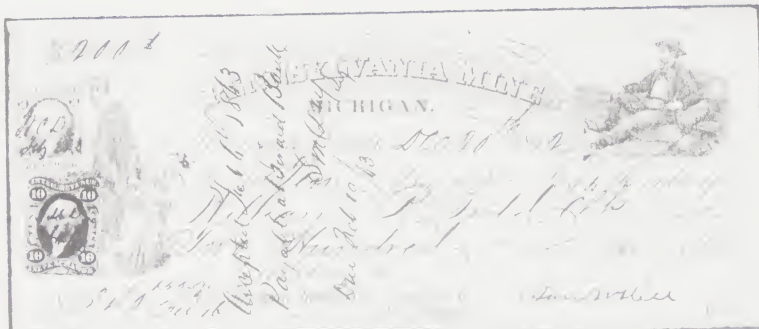


Figure 2

The "Penn Mine find" (Mahler, 1995) contained another notable variation on this theme (Figure 3). Draft #185 1/2, August 30, 1862, for \$30 payable at fifteen days' sight, was quite naturally not stamped on execution. Not only were there no stamps in the Keweenaw, the stamp taxes would not even take effect for another month. After circulating for about five weeks, the draft was accepted for payment at the head office on October 9, where Secretary Day affixed a 2c orange Bank Check, canceling it "SM Day Oct 9." The draft need not have been stamped, since it had been executed before October 1, but Mr. Day was evidently unsure of the workings of the new taxes. This is not surprising, since he could have received the stamps no more than a few days earlier, and was among the first in the country to use them. Incidentally this October 9 usage on an incoming draft correlates nicely with the observed usage of First Printing stamps, also canceled by S. M. Day, as early as October 8, 1862, on checks of the account of the Pennsylvania Mining Co. home office with the Girard Bank of Philadelphia.

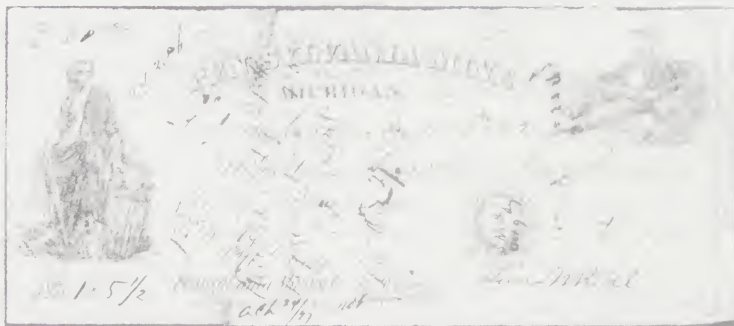


Figure 3

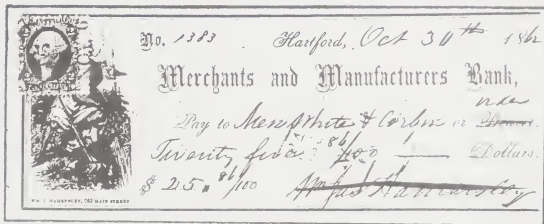


Figure 4

An Extraordinarily Early Handstamp Cancel

Figure 4 shows a vignetted check of the Merchants and Manufacturers Bank of Hartford, Connecticut, dated October 30, 1862, stamped with a 2c orange Bank Check tied by a framed handstamp reading "PAID AT Merch'ts & Manuf'rs Bank, HARTFORD, CONN. NOV 6 1862," with another strike on the body of the check. This is the earliest usage of a handstamp cancel which I have recorded on a Civil War documentary stamp.

This early use of a handstamp appears to have been more or less accidental. Most handstamps used to cancel documentary stamps were apparently designed for that purpose, and gave the name or initials of the user, and the date, as required by law. The one used here, however, was evidently in use before the stamp taxes were enacted, for a purpose which obviously had nothing to do with canceling stamps, namely the indication that a check had been paid. In this case it was evidently pressed into service as a canceler for convenience. The fact that the stamp was not canceled on October 30, when the check was made, suggests that it may have been affixed at the bank in which case its cancellation with the "PAID" handstamp would have been natural and convenient. The first handstamps designed specifically for canceling stamps appear to have begun to appear about February or March of 1863.

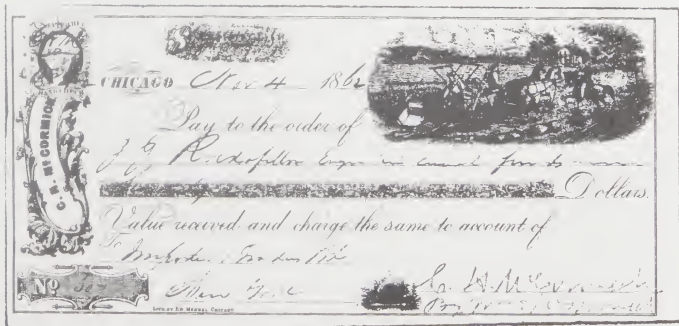


Figure 5

Some Notable Vignettes

Most checks and drafts are rather plain, and the above group of 35 is typical in this respect. A few, however, stand out for their vignettes. **Figure 5** (on preceding page) shows a draft of C(yrus).H. McCormick of Chicago, with large custom vignette of the revolutionary McCormick reaper in action. **Figure 6** shows a draft of The Cumberland Bank of Alleghany, Cumberland, Maryland, with two fine engraved vignettes of the American Bank Note Co. **Figure 7** (on next page) shows a cashier's check of the Marine Bank, New Bedford, Mass., with a small but exciting vignette of a harpooned whale capsizing a boat full of whalers.

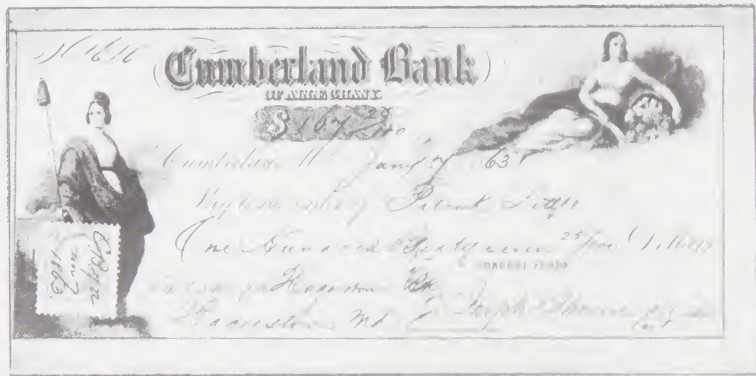


Figure 6

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Figure Legends

Figure 1. Check of Fulton Bank, New York, dated October 1, 1862, the day the stamp taxes took effect, stamped with 2c orange Bank Check First Printing with cancel dated the same day. This was check #43 of T.F. Mason, President of the Quincy Mining Co.; also shown is Mason's check #44, of October 3, 1862, rejoined for display purposes. These are the two earliest recorded usages of Civil War revenues.

Figure 2. Time draft of Pennsylvania Mine, Keweenaw County, Michigan, on its head office in Philadelphia, dated December 20, 1862, for \$200, subject to the Inland Exchange 10c rate. Originally unstamped, subsequently stamped twice, once with 2c orange Bank Check First Printing during circulation, then with proper 10c Inland Exchange when the draft was accepted for payment (see text for details).

Figure 3. Time draft of Pennsylvania Mine dated August 30, 1862. As the stamp taxes did not take effect until October 1, 1862, no tax was due, but on acceptance at the head office October 9, 1862, a 2c orange Bank

Check First Printing was affixed, no doubt due to unfamiliarity with the new taxes.

Figure 4. Check of Merchants and Manufacturers Bank, Hartford, dated October 30, 1862, stamped with 2c orange Bank Check First Printing. The bank's handstamp indicating payment of the check, reading "PAID AT Merch'ts & Manuf'rs Bank, HARTFORD, CONN. NOV. 6 1862," was also used to cancel the stamp, the earliest recorded usage of a handstamp cancel on a Civil War documentary stamp.

Figure 5. Draft of C(yrus).H. McCormick, Chicago, November 4, 1862, stamped with 2c orange Bank Check First Printing, with custom vignette of McCormick's reaper in action.

Figure 6. Draft of Cumberland Bank of Alleghany, Cumberland, Maryland, January 7, 1863, stamped with 2c orange Bank Check First Printing, with striking vignettes engraved by the American Bank Note Co.

Figure 7. Cashier's check of Marine Bank, New Bedford, Mass., October 23, 1862, stamped with 2c orange Bank Check First Printing, with vignette of harpooned whale capsizing its tormentors.

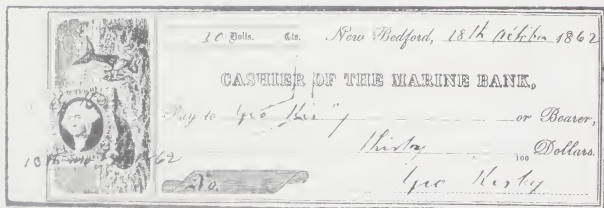
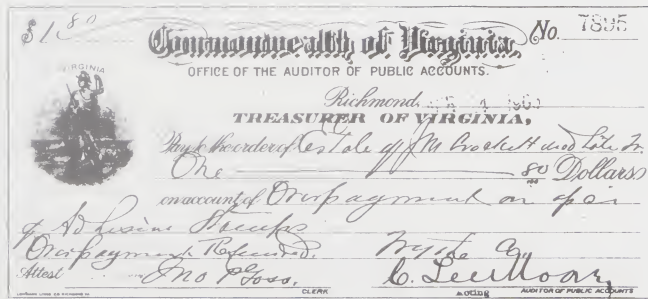


Figure 7



Uncashed check from the Commonwealth of Virginia - see article on following page.

Uncashed Checks

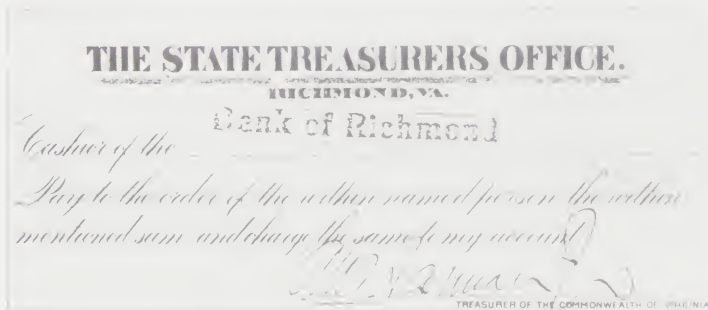
by David A. Brase

One of the many facets of my check-collecting interests is uncashed checks that were issued by federal and state governments. For example, when I found out that one of my non-collector friends had a four-year-old IRS income tax refund check which he never got around to cashing and that his refund for that year (1989) was only \$1.00, I requested that he sell it to me for my collection, which he did for a dollar bill.

Several years before that incident, I had the pleasure of purchasing from Judith Murphy a check (printed by Lohmann Litho. Co., Richmond, VA) issued on April 24, 1906, by the Commonwealth of Virginia and payable by the Cashier of the Bank of Richmond. At that time I worked at Virginia Commonwealth University, so my own paychecks were issued by that state government. It was not until I returned home from the show where I purchased the check that I noticed it had never been endorsed nor canceled. Other unusual features of the check are as follows:

1. Both sides were used for the authorized signatures of the appropriate state officials: the clerk and acting auditor on one side and the state treasurer on the other.
2. Three different ink pads were used for rubber-stamping this check. One side has a linear date stamped in blue ink, the other has the date on three lines within a circular light red stamp of the "Treasury Office of Virginia/Richmond" (which does not show up in the illustration), and "Bank of Richmond" is stamped in purple ink.
3. Both sides have the phrase, "Pay to the order of," with one of the sides referring to information written on the other side.
4. The check indicates what day the payee (JM Crockett) succumbed: "died Late Fr ." as if this were important for identifying the correct estate.
5. The check is a refund on an overpayment for adhesive stamps.

If the adhesive stamps referred to on the check were revenue stamps, then one might consider this check to also be a tax refund check!

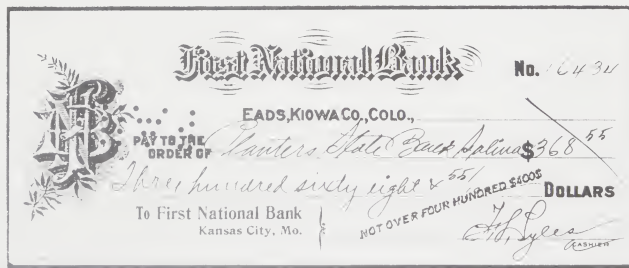


Back of the check shown on the preceding page.

Undated Checks

by Lee Poleske

Going through some checks I recently purchased, I noticed that one did not have a date written on it. This is not unusual, but not common, either. The item in question was a cashier's check of the First National Bank of Eads, Colorado, drawn on the First National Bank of Kansas City, Missouri. The check had been paid; it was canceled and there is a paid stamp on the back which reads "April 24, 1911."



Even though this check had been paid, I wondered, is an undated check valid?

I consulted *The Law of Bank Checks* by Henry Bailey, which said, "When a check is not dated, its validity and negotiable character are not affected," adding, "When an undated check is issued, the holder has *prima facie* authority to complete the instrument by filling in the date." The author gives as authority for these statements the Uniform Commercial Code, which he says most states have adopted.

I decided to check my state's statutes and found in Alaska Statute, Section 45.03.113(b): "If an instrument is undated, the date of the instrument is the date of the instrument's issue or in case of an unissued instrument, the date the instrument comes into possession of a holder." An instrument was previously defined in the Section as a negotiable instrument, and a check was defined as a type of negotiable instrument.

So far as the law is concerned, then, an undated check is a valid check, but what do banks do really do when they receive one? I asked the managers of the two branch banks in town (Seward, Alaska) and they both said the same thing: if someone wanted to cash an undated check the teller would ask the person to fill in the date, and if the check was for a large amount, the bank would call the issuer before cashing the check.

Don't forget the Memphis Paper Money Show, June 16-18, 1995!

Some Before and Some After
Robert A. Spence

The article on checks of the Downer & Bemis Brewing Company of Chicago by Bill Kanowsky brought back memories. Since obtaining one of these with the delightful vignette of an old-time brewery many years ago, I acquired others since then because of the interest generated by the vignettes whenever these checks were shown. Most all checks showed some staining and I remember a dealer made an easy sale to me when he 'informally advised' me that all these old checks had been stored in old beer barrels and the beer that was in the barrels caused the staining. I was happy to find that I had some other checks of this brewing company that appear interesting.

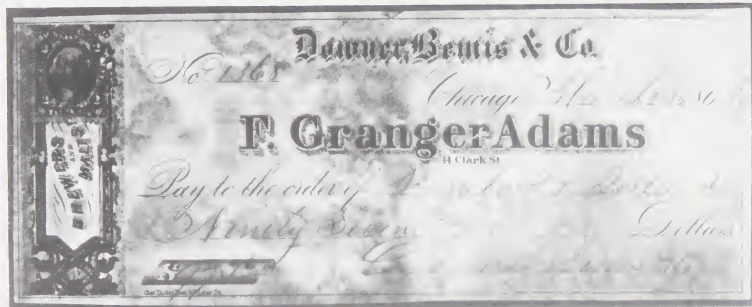


Figure 1 shows a check of Downer, Bemis, & Co., an earlier corporate name, on the bank of F. Granger Adams and with a left end design inscribed "Brewers and Maltsters." An R-5 blue adhesive revenue stamp was affixed over the top of the design. The printer is "Chas. Shober Lith 109 Lake St."

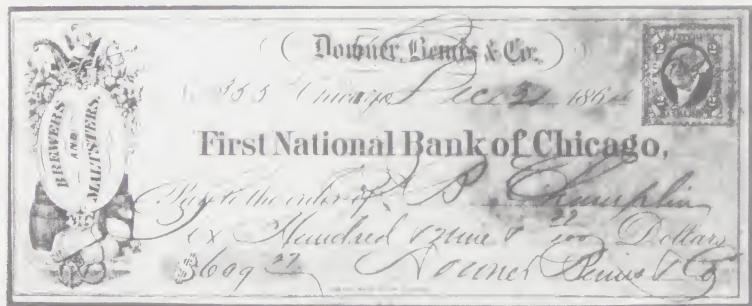


Figure 2 shows another check of Downer, Bemis & Co. but drawn on the First National Bank of Chicago. The printer is "Lith by Ed Mendel, 162 Lake St Chicago" and another design appears at the left end of the check inscribed as before. At the right top corner a box frame is provided for the R-6 adhesive revenue stamp. An embossed design at the center reads "PAID - Meadowcroft Bro's - Chicago, Ill."



Figure 3 is a check also printed by Ed Mendel but with a new design. The vignette #1 in Kanowsky's article is placed at the left upper corner with a box frame for the adhesive revenue stamp below. Bearing number 596 and dated August 5, 1867, this is an earlier design than the ones in the Kanowsky article. Note that the First National Bank name lacks the designation "of Chicago" that appears on later check designs.



The most interesting surprise happened when I came upon four checks of Bemis & McAvoy Brewing Co., all dated 1883 and serially numbered over 22,000, and all printed by "Western B N and Engraving Co. Chicago, Ill." As shown in Figure 4, on the back of these checks there are two vignettes separated by the company name. The upper vignette could not be found as part of any of the four mentioned by Kanowsky. The lower vignette, however, has important details that appear in the earlier vignettes. Using that portion of the picture with the building bearing the flag as a point of reference, several changes appear from Kanowsky's Vignette #4. An additional chimney indicates added power or refrigerating capacity and an enclosed driveway with a building above indicates more intensive use and more building space.

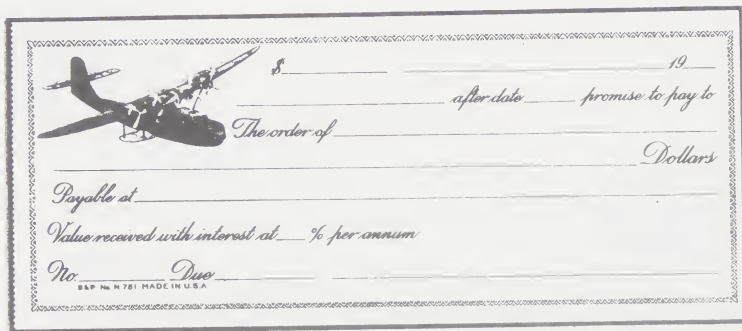
Alas, here ends the story as I can provide it. Perhaps other members will continue the saga of this company on its checks.



The China Clipper on a Promissory Note

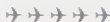
by Richard Biemer

Of unusual interest is this item illustrating the Boeing flying boat used in trans-Atlantic and trans-Pacific flights. Many people knew it as the China Clipper because of the Pacific service.

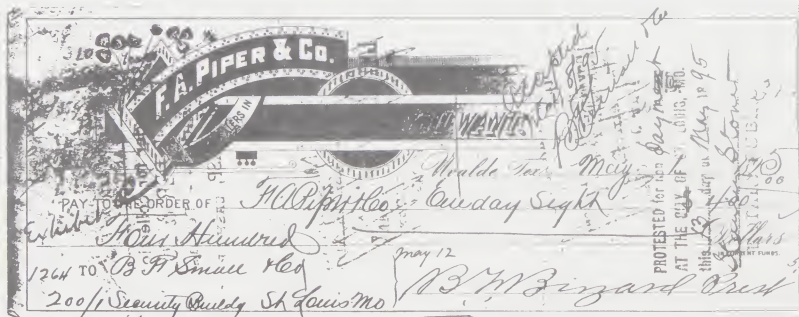


The routes beginning in the 1930's were comparatively short-lived, being terminated by our involvement in World War II. After the war a brief attempt was made to revive the service using these planes, but the interval had rendered them obsolete. None survive today.

Airplanes rarely appear on financial documents, and this is the only example known to the writer



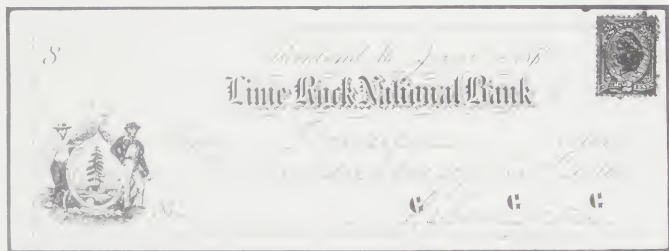
A Conversation Piece



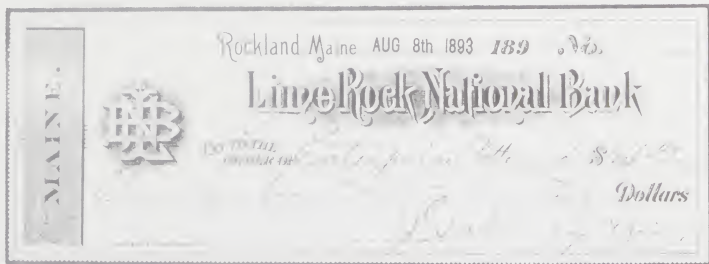
How many times have you seen a check (or in this case, a sight draft) that promised you "EVERYTHING YOU WANT" ??? This one was protested for non-payment, however....

*When Lime was King**Larry A. Jenkins*

My grandfather cut and hauled kiln wood to Rockland for the lime kiln. Other men worked in limestone quarries. From 1840 to 1910, sailing ships from all over the world filled Rockland harbor. Rockland became a world exporter of lime.



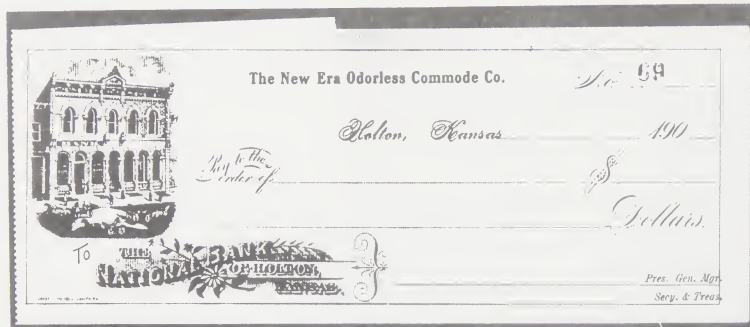
J. G. Turry and Sons ran a brass foundry and repaired ships at Rockland. In this part of the United States, lime was king!



On the second floor at the corner of Limerock and Main Streets in Rockland was the Limerock National Bank (#2097). The bank was chartered on April 2, 1873. It was liquidated on September 1, 1903, just thirty years and five months later.

~~~~~

## Letter to the Editor



Some years ago I got an old checkbook at an antique show in Boston. The name of the company on the checks is the New Era Odorless Commode Company of Holton, Kansas. Trying to find out something about this company, I wrote to the Leading Newspaper in Holton, and found out that there was only one newspaper in Holton, the Holton Recorder. They were kind enough to write in a column called The Coffee Break as follows:

"I have a letter from a check collector from Lynn, Massachusetts, inquiring about a company that apparently did business in Holton seventy years ago. My correspondent has acquired an old checkbook of the New Era Odorless Commode Company of Holton. Stubs in the checkbook indicate that it was used from September 11, 1903 until August 31, 1906. In addition to the checkbook, this gentleman has in his possession a billhead of the company...."

"Now having relics of Holton's past, the gentleman is curious as to the history of the New Era, what became of it, how long it was in business and how many New Era Odorless Commodes it sold. If any reader has knowledge or memory of these matters...."

A few days later this was in the paper in Holton:

"As I had hoped, the request in Thursday's column for information on the New Era Odorless Commode Company brought a prompt response. It appears the device was an indoor toilet designed for use in a time before a city water supply and sanitary sewers were available. Apparently it consisted of a wooden cabinet which contained a metal bucket which had lye in it. The bucket was vented to the outside by a pipe."

"Walter Bennett relates that buckets for the device were made in the Bennett Plumbing and Sheet Metal Shop. This was during the early years of this century, a time that corresponds to the checkbook mentioned last week. John McGrew, one of the officers of the New Era, was the salesman for the item."

"A more surprising revelation came from Henry Lueck of Netawaka who reports that he has a barn loft full of the devices. Henry said that many years ago his father acquired a property in Holton that had belonged to a member of the Linscott family. He decided to tear down the barn behind the house, and when the wrecking crew arrived, it was discovered that a substantial number of the odorless commodes were stored in the building. Henry Lueck, then a high school boy, was helping with the work. He said the commodes were

loaded in a truck and taken to Netawaka and put in his father's barn loft. They are still there today. Lueck recalled that some of the Linscott family eventually moved to Maine, and this may explain the checkbook and billheads of the New Era Odorless Commode Company finding its way into the hands of a Maine antique dealer."



S. K. LINSOTT, President.  
J. N. McGREW, Vice President.

S. H. WOODS, General Manager.  
GEO. S. LINSOTT, Sec'y and Treas.

## The New Era Odorless Commode Co.

CAPITAL \$250,000.00

*Holton, Kansas,*

The first column was in the paper on February 21, 1974 and the other column was dated February 25.

Yours truly,

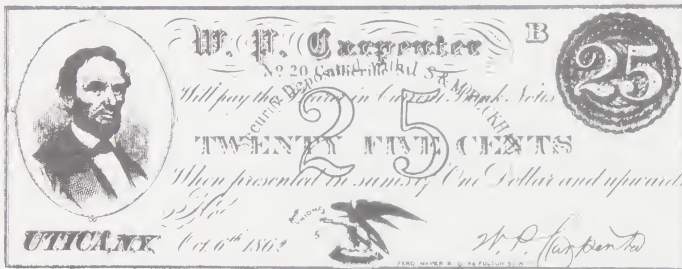
Frank G. Burke

### *An Appropriate Follow-up*



## A Unique Portrait?

I recently acquired this beautifully quaint and curious merchant's scrip at the Currency Auctions of America 1995 Winter Sale. Dated October 6, 1862, it seems that this is a very patriotic note, having a portrait of Lincoln during the time of his presidency and an eagle at the bottom with a banner reading "UNION" on it. To me, a more interesting aspect is that I have **never** seen this particular Lincoln portrait on any fiscal document anywhere. It does not appear on any U.S. large or small size currency. Although it is close to the portrait found on the 1861 \$10 demand notes and on the legal tenders of 1862-3, it is not the same. On the Carpenter note Lincoln's hair is much more wavy, his beard line is lower, the expression on his face is different, and the line around his tie and collar is unlike any other I have seen so far.



Besides the U.S. Paper money catalogs of Friedberg, Hessler, and Krause and Lemke, I have also researched Haxby's Standard Catalog of United States Obsolete Banknotes, Scott's Specialized Catalog of U.S. Stamps, and the Castenholz series of Field Guides to Revenue Stamped Paper, and have not as yet been able to find this particular portrait.

The note was printed by Ferd., Mayer & Co. Litho. 96 & 98 Fulton St. New York, 1859-1879. However, in the 3rd Edition of Security Printers they are listed as Mayer, Ferd, & Co. Litho. at the same address.

If anyone has seen this particular Lincoln variation on **any** fiscal document, or has any information concerning the business (i.e. type of business, denominations printed, etc.) I would appreciate being informed. Please write and/or send a photocopy to me at the following address and I will gladly reimburse you for postage and materials.

Louis James Nanni  
65 Maple Hollow Rd.  
New Hartford, CT 06057

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The following ASCC member has expressed an interest in exchanging world checks:

Eduardo C. De Mello  
Caixa Postal 1084  
58.001-970  
Joao Pessoa - PB Brazil

## ASCC Secretary's Report

This report includes changes received through February 23, 1995.

### NEW MEMBERS

- |                                                                                                        |                                                            |
|--------------------------------------------------------------------------------------------------------|------------------------------------------------------------|
| 1499 DELERY, CARY J (C/D) 1200 N. Cumberland Dr Metairie LA 70003<br>(from Coin World)                 | 21                                                         |
| 1503 EMERY, MIKE 4009 McIntire St Port Charlotte FL 33948                                              | 12 (checks or letterheads from Florida Coca-Cola bottlers) |
| 1498 ETHEREDGE, JOHN C. (2310) Adult Diag. & Treatment Center<br>8 Production Way Avenel NJ 07001-1628 |                                                            |
| 1500 FORD, HAROLD 3000 Delcourt Dr Decatur GA 30033<br>(from Linn's Stamp News)                        | 14, 8-10, 20, 23-25,<br>30-32                              |
| 1497 LA PAGLIA, UMBERTO (C/D) 4122 Carteret Dr Philadelphia PA<br>19114-2112                           | 1, 4, 31                                                   |
| 1505 LANG, PATRICK 5 King St Concord NH 03301 (by Lee Poleske)                                         | 2 (MA, NH), 4, 31                                          |
| 1502 NANNI, LOUIS JAMES 65 Maple Hollow Rd New Hartford CT 06057<br>(by Douglas McDonald)              | 4, 31                                                      |
| 1501 SANTORD, ROBERT L (C/D) PO Box 50 Bear Creek NC 27207<br>(by Paul Bennett)                        | 26, 30-31                                                  |
| 1504 SMITH, R. R. Box 1455 Lacombe AB T0C 1S0 Canada                                                   |                                                            |

### REINSTATED

- |                                                         |                                    |
|---------------------------------------------------------|------------------------------------|
| 0329 BJOM, CHRISTIAN (D) PO Box 7918 Arlington VA 22207 |                                    |
| 0220 JALVIER, LAWRENCE (C/D) PO Box 81 Allen MI 49227   | 1, 2 (MI, esp. Detroit),<br>21, 31 |

### ADDRESS CHANGES AND CORRECTIONS

- |                                                               |  |
|---------------------------------------------------------------|--|
| 0940 MILLER, RICHARD RR Box 1040 Conneaut Lake PA 16316       |  |
| 1184 BROOKERS, MARIAN (D) PO Box 490/24 Key Biscayne FL 33149 |  |
| 1284 JACKER, GARY D 1330 Robinwoods Ln Tunnel Hill GA 30754   |  |
| 1315 KEMP, R L 3025 Linda Vista Alameda CA 94502              |  |
| 0089 NELSON, C. M. PO Box 21005 Salt Lake City UT 84121       |  |
| 1265 PARTIN, JAMES D PO Box 7062 Gainesville FL 32605-7062    |  |
| 1259 RABIN, MILDON 912 Hillcrest Drive SW Vienna VA 22180     |  |
| 0095 ROUGHON, JERRY R PO Box 36 Kenansville NC 28349          |  |
| 0962 SMITH, BRUCE W (C/D) PO Box 941 Sheboygan WI 53082-0941  |  |
| 0866 STUDELY, MAX Box 8 Playa del Coco Costa Rica             |  |
| 0144 THRAIL, DONALD T 610 Arlington Av Berkeley CA 94707-1613 |  |
| 0074 ZINGG, ARLIN 16430 400th St Leland IA 50453-7578         |  |

### RESIGNED

- |                            |                       |
|----------------------------|-----------------------|
| 1428 BOWMAN, JOHN D        | 0155 MOORE, EARL      |
| 1104 CUBA, MARIANO C       | 1254 SCHWIND, JAMES L |
| 0105 HALLENBECK, KENNETH I | 1407 SWISHER, DOUGLAS |

### DECEASED

- 0336 HILL, MRS. RUTH

### DROPPED - NON-PAYMENT OF DUES

- |                     |                         |
|---------------------|-------------------------|
| 1481 ARANGO, LORNA  | 0375 MOEHRING, ALVIN W. |
| 1479 MCCARTER, BILL | 1475 PARKER, JOHN A.    |



### *Notes from the Editor*

One of the most exciting of my Christmas gifts was a fax modem for my Gateway computer. I lost little time signing up for America On Line and have found it to be fascinating. I was able to open a 'revenue stamp' section on the bulletin board established for stamp collectors, and created an entry to tell about the ASCC. I am well aware that we are not an organization of revenue stamp collectors, and try to balance *The Check Collector* so it contains articles that may appeal to a broad range of interests. Even so, we publish a reasonable amount of material that should interest those revenue stamp collectors who happen to like these stamps on documents.

I came to the ASCC through my interest in revenue stamped paper, but now I own a number of checks with no connection to revenues whatever. The urge to collect checks is contagious!

Another good use of the modem has been to allow Coleman Leifer to transfer the Secretary's Report to me online. In case anyone else would like to get in touch with me via e-mail, my address is FSA71. If you are not using America On Line as your basic carrier you will need to use FSA71@aol.com. to get it to me. Try it! I'd like to hear from you.

I really appreciate all of you who have sent me small articles and favorite checks to share with the other members. One of my goals is to have an article or favorite check from a 'non-regular' contributor in every issue. The regular contributors are very welcome as well, of course.

I've enjoyed my first year as your Editor, and hope you have as well.

### *Treasurer's Report*

Treasurer's Report for period June 1, 1992 through December 31, 1994:

|                                                    |          |
|----------------------------------------------------|----------|
| Cash on hand (6/1/92)                              | 6,318.52 |
| Income, June 1, 1992, through December 31, 1992    | 4,346.00 |
| Checks, June 1, 1992, through December 31, 1992    | 3,858.63 |
| Fees, etc.                                         | 61.86    |
| Balance on hand, December 31, 1992                 | 6,744.04 |
| Balance on hand, January 1, 1993                   | 6,744.04 |
| Income, January 1, 1993, through December 31, 1993 | 3,133.80 |
| Checks, January 1, 1993, through December 31, 1993 | 4,851.86 |
| Fees, etc.                                         | 31.16    |
| Balance on hand, December 31, 1993                 | 4,994.52 |
| Balance on hand, January 1, 1994                   | 4,994.52 |
| Income, January 1, 1994, through December 31, 1994 | 3,998.50 |
| Checks, January 1, 1994, through December 31, 1994 | 4,413.81 |
| Fees, etc.                                         | 20.20    |
| Balance on hand, December 31, 1994                 | 4,539.01 |

Respectfully Submitted,  
Michael A. Zier, Treasurer, ASCC

## What's Happening Out West Martha Cox

Thank you to Gil Schmidtman and Michael Reynard for your very kind notes (to the Maytag Repairman). And thanks to our President, Ed Lipson, and our Editor, Bob Hohertz, for your calls. Your correspondence surely brightened my otherwise diminishing outlook. I've come to grips with the fact that this is a lonely business we're in at times. I'm ready for another round.

We head into the spring series of shows and events. There must be something here to tickle your fancy:

|                   |                                                                                                                                                 |            |                                                                                                                                                           |
|-------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| May 31 -<br>Apr 2 | San Diego Antiques & Collectibles Show<br>Scottish Rite Center<br>1895 Camino del Rio S.<br>San Diego, CA<br>Sy Miller 619-436 3844             | May 4-7    | Hillsboro Spring Antique Show & Sale<br>San Mateo County Expo Center<br>next to Bay Meadows, Delaware & 25th                                              |
| April 8-9         | Tucson Coin & Gun Show<br>Convention Center 260 Church St.,<br>Tucson, AZ<br>Pat McMann 602-843-5303                                            | May 6-7    | Sacramento Gun & Coin Show<br>Cal Expo, 1600 Exposition Blvd.<br>Sacramento, CA<br>Pat McMann 602-843-5303                                                |
| April 14-15       | Portland Pacific NW Numismatic Assn.<br>46th Annual Show, Red Lion Hotel<br>Lloyd Center, 1000 NE Multnomah<br>Portland OR<br>Rob Retz          | May 19-21  | Glendale Coin & Stamp Expo<br>Glendale Civic Auditorium<br>1401 n Verdugo Rd<br>Glendale, CA<br>Griffiths Expos 503-549-3502                              |
| April 22-25       | Sacramento Valley Coin Club 13th Annual<br>Spring Show<br>La Sierra Community Center<br>5325 Engle Rd.<br>Carmichael, CA<br>David Herr          | May 19-21  | Santa Barbara Antiques & Collectibles<br>Show<br>Earl Warren Showgrounds, Las Positas<br>exit<br>Santa Barbara, CA<br>Reeve Prod. 619-726-5874            |
| April 22-23       | IECC Semi-Annual Coin, Stamp & Sports<br>Card Show<br>Convention Center, W 334 Spokane Falls<br>Blvd<br>Spokane, WA<br>Bert Simons 509-327-9402 | June 1-4   | Long Beach Numismatic & Philatelic<br>Expo<br>Convention Center<br>300 E Ocean Blvd<br>Long Beach, CA<br>Samuel LoPresto 310-437-0819                     |
| April 28-30       | Great Western Show<br>Pomona Fairplex - Los Angeles County<br>Fairgrounds<br>I 10 at 210 Fairplex off ramp<br>Mary Barnyak 818-766-1665         | June 22-25 | Las Vegas Numismatic, Philatelic<br>& Sportscard Expo<br>Sands Expo & Convention Center<br>201 E Sands Ave<br>Las Vegas, NV<br>John Highfill 918-254-6910 |

The above information is a compilation of several listings. Please "double check" before you make a trip to any of these events. Further checking with the contact person listed will be necessary to determine the exact location of many of these shows; I am sorry that several specific locations were missing from the information I received.

Forward your catalogs and correspondence to: Martha Cox, 14085 Mango Dr, Del Mar, CA 92014. Information on events from the period July-September 1995 should be sent to me **no later than** May 10, 1995, the deadline for the next issue of *The Check Collector*.

***ASCC Checkpool Update***  
***by Harry R. Johnson, Sr.***

I am working on a new checkpool system to locate checks by bank, city, state and date.

To the couple of members waiting for checks, I'm in the process of getting them out to you. I am trying to add new checks to each packet and reduce duplication.

The following members have donated checks since the last report:

Warren Anderson

Fred J. Bolhuis

Robert Spence

P. C. McMichen

W. M. Ziegman

Herman Boraker

"Given in memory of William H. Stump, member and an Assistant Editor to The Check Collector, by Ruth L. Stump."

Any other member that I may have overlooked please forgive me and let me know the date of shipment so I can recognize you in the next Update.

I truly wish that I could get each and every member to send me a few checks from the state they live in. With all the checks I have on hand, they represent only nine states. We have members in almost every state, if not in all of them. Think what exciting packets we could supply if they contained a check from every state!

Any check, old or modern will help the Pool, and it will be a new piece for most other collectors.

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Stamporee Stamp Expo '95 will be held at the Jupiter Beach Resort, Five North A1A, Jupiter, Florida 33477. For hotel reservations call 407-746-2511 and tell them you're a Stamporee Quest. The rate is \$80 per night, single or double occupancy. The show dates and times are: Friday and Saturday May 19 and 20, 10 am to 6 pm; Sunday May 21, 10 am to 4 pm. A 32 dealer bourse is featured.

A Saturday afternoon meeting of the American Society of Check Collectors will be held. For more information contact Harry R. Johnson, Sr., Box 16843, West Palm Beach, FL 33416-6843, or telephone 407-478-0514

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The following members were elected to serve three year terms on the ASCC Board of Directors:

Martha M. Cox

Douglas B. McDonald

Coleman Leifer

Edward N. Lipson

Dick Naven

Robert A. Spence

# Gypsyfoot Enterprises

P.O. Box 5833, Helena, MT 59604 - Phone or fax 406/449-8076

## TCC Mail Bid Sale No. 1 — Closes May 10, 1995

Lots will be sold to the highest bidder; minimum bid is 50% of the estimate except where noted as [MB SXX].

A 10% buyers premium plus postage and handling will be added to all invoices, which are due upon receipt.

➔ All items with RNs are currently unlisted in Castenholz. ➔

1. AK, Nome, Alaska Banking & Safe Deposit Co., 1903 check, blue on wht., sig. by "J. B. Wilson, 1st Lt. 8th Inf[antry]." Est. \$24
2. CA, Marysville, Decker & Jewett, Bankers, 1884 check, prpl. on wht., RN-G1, s/h, lt. stain. Est. \$15
3. CA, Nevada City, Citizens Bank, 189X (UI) check on Eagle Bird Mining Co., blk. on wht., eagle on shield, RN-X7, Est. \$16
4. CA, Rich Bar, 1866 Masonic fraternal warrant, blk. on wht., lt. folds, embossed seal, scarce ephemera from a gold rush ghost town. Est. \$30
5. CA, San Diego, Blochman Banking Co., 1901 draft, blk. on wht., mission vertical at left, RN-X7, Est. \$20
6. CA, San Francisco, F. Berton & Co., 188X (UI) check on New York Hill Gold Mining Co., blue on wht., RN-G1, Est. \$20
7. CA, San Francisco, Union Trust Co. of San Francisco, 1900 check, brn. on tan, RN-X7, unlisted in issued form, Est. \$8
8. CO, Cripple Creek, First Nat. Bank, 1901 check on Burke & Fry, blk. on yel., RN-X7, Est. \$12
9. CO, Denver First Nat. Bank, 1901 check on Downing Investment Co., blk. on gray safety, RN-X7, lt. folds, Est. \$10
10. CO, Golden, "Jefferson Co. Bank" handstamped in prpl. above orig. printed I. J. Smith & Co. Bankers, 188X (UI) check on Paul Lanus & Co. blk. on wht., RN-G1, very lt. soil. Est. \$24
11. CO, Leadville, Lake County Bank, 1879 check on J. S. D. Manville, brn. on wht., RN-G1, lt. soil. Est. \$16
12. CO, Poncha Springs, Bank of Poncha Springs, 1881 check, grn. on wht., RN-G1, very lt. soil. Est. \$20
13. GA, Griffin, Merchants & Planters Bank, 1901 check on The R. F. Strickland Co., blk. on pink, RN X7, Est. \$8
14. IA, Guthrie Center, Center Bank, 1882 check blk. on wht., RN-G1, lt. soil. Est. \$6
15. IA, Keokuk, State Nat. Bank, 1879 check, red on wht., RN-G1, (CM&C printer) Est. \$6
16. IA, Red Oak, First Nat. Bank, 1883 check, red & blk. on yel., RN-G1, "Mende's Patent Protective Tint," lt. soil. Est. \$15
17. IA, Red Oak, First Nat. Bank, 1900 check blk. on wht., RN-X7, Est. \$6
18. IA, Red Oak, First Nat. Bank, 1901 cert. of dep., blk. on wht., RN X7, lt. folds & lt. soil. Est. \$12
19. IA, Stanton, Farmers Exchange Bank, 1898 draft, blk. on wht., RN X7, sm. h/c, Est. \$15
20. IA, Webster City, Hamilton County Bank, 1879 check, blk. on pink, RN-G1, Est. \$8
21. KS, Hutchinson, First Nat. Bank, 1899 check, blue on wht., RN-X7, lt. soil. lt. folds, Est. \$7
22. MD, Hagerstown, First Nat. Bank, 1901 check on Daniel W. Douth, blk. on wht., RN-X7, sm. edge stain. Est. \$6
23. MI, Detroit, American Exchange Nat. Bank, 1899 check, blk. on lt. grn., ornate emblem, RN-X7, very lt. stain left edge. Est. \$7
24. MT, Dillon, First Nat. Bank, 190X (UI) check, blk. on tan safety, RN-X7, Est. \$20
25. MT, Helena, American Nat. Bank, 189X (UI) check, blk. on blue, RN-X7, Est. \$20
26. MT, Helena, "Peoples National Bank" handwritten above original printed Fox, Lyster & Roe, Bankers title, 1873 check, grn. on wht., RN-D1, s/h, very clean. Est. \$30
27. MT, Virginia City, "C. L. Dahler" and "Successor to" rubber-stamped above original printed Hussey, Dahler & Co., Bankers, 187X (UI) check, grn. on wht., RN-D1, Est. \$40
28. MT, Virginia City, Henry Elling, Banker, 1876 check, blk. on wht., RN-G1, folds, Est. \$25
29. NE, Edgar, Edgar Bank, 188X (UI) draft, blk. on cream, RN-G1, Est. \$15
30. NE, Lincoln, First Nat. Bank, 1875 check, grn. on wht., RN-D1, (Gast printer), Est. \$12
31. NE, Lincoln, First Nat. Bank, 1875 check, blk. on wht., RN-F1, Est. \$10
32. NE, Lincoln, First Nat. Bank, 1877 check, grn. on wht., RN-G1, Est. \$8
33. NV, Carson [City], Wells, Fargo & Co., 187X (UI) check, blk. on wht., RN-C22, previously unknown. Est. \$300 [MB \$225]
34. NV, Reno, D. A. Bender & Co., Bankers, 1875 check on S. F. Hooley, blue on wht., RN-G1, fold, lt. edge wear. Est. \$24
35. NV, Virginia [City], Agency of the Bank of California, 1877 check on Frankel & Block, red on wht., RN-D1, Est. \$24
36. NJ, Newark, North Ward Nat. Bank, 190X (UI) check, grn. on pale blue, RN-X7, stub attached. Est. \$8
37. NM, Las Vegas, First Nat. Bank, 1880 check, blk. on wht., RN-G1, folds, very lt. soil. Est. \$35
38. NM, Las Vegas, First Nat. Bank, 1882 check, blk. on lt. pink safety, RN-G1, diff. setting from above, heavy folds, soil. Est. \$30
39. NY, Buffalo, City Nat. Bank, 1900 check on Carroll Bros., Contractors, blk. on org. s/u, RN-X7, Est. \$6
40. NY, Carthage, Carthage Nat. Bank, 1899 check on T. F. Conboy, blk. on pink, RN-X7, Est. \$10
41. NY, Rochester, Traders Nat. Bank, 1900 check, blk. on wht., RN-X7, h/c, lt. soil. Est. \$6
42. OH, Van Wert, Van Wert Nat. Bank, 1900 cert. of dep., blk. on wht., RN-X7, Est. \$10
43. OR, Portland, Bank of British Columbia, 1879 second of exchange, blk. on blue, payable in Sterling in London. Est. \$45
44. PA, New Castle, National Bank of Lawrence County, 1900, blk. on yel., McKinney Bros., RN-X7, sm. h/c, same, slightly different setting & different printer, RN-X7, Total 2 pieces. Est. \$10
45. PA, Philadelphia, Farmers Nat. Bank of Bucks County, 187X (UI) check, prpl. on wht., RN-G1, soiled. Est. \$8
46. PA, Scranton, Second Nat. Bank, 187X (UI) check, blk. on wht., RN-D1, Est. \$6
47. US Postal Savings System Certificate of Deposit, \$2.00, Series 1939, red & blk. on blue s/u, issued at Kansas City, MO in 1949, uncashed. Est. \$24
48. Scotland, Bo'ness, 1887 handwritten time draft, "R. B. of S." [Royal Bank of Scotland] oval h/s, red British embossed op. "Bill or Note" revenue. Est. \$10

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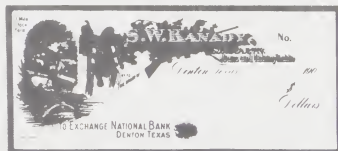
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